

SCHEDULE C
VISA AND MASTERCARD'S INTERCHANGE QUALIFICATION DATA REQUIREMENTS
MERCHANT CARD PROCESSING SERVICES
STATE OF NORTH CAROLINA AND SUNTRUST MERCHANT SERVICES
Contract Number 14-06002
Revised April 1, 2010

Schedule C
Spring 2010
ASSOCIATION INTERCHANGE
COMPLIANCE GUIDE

Please note that this schedule is comprised of this single page plus the following:

- Interchange Qualification Matrix
 - Visa and Master Card Programs
 - PIN Debit Interchange and Switch Fees
- Interchange Rate/Fee Schedule

Interchange and Switch Fees

The referenced “Interchange Qualification Matrix” and “Interchange Rate/Fee Schedule” (which denote the “Interchange Fees” and “Switch Fees”) can be viewed at the following link:

<http://www.osc.nc.gov/SECP/ScheduleC-VisaandMasterCardIQDa.pdf>

The interchange and switch fee that applies depends upon the card brand and Interchange Level (i.e., card type, merchant category code, how and when the transaction is ultimately settled).

Visa may apply an “Authorization Misuse Fee” of \$.045 for a transaction not properly reversed.

Assessment Fees

Visa and MasterCard “Assessment Fees” are added based upon the transaction amount.

Brand	Old Rate	New Rate	Effective Date
MasterCard	.0950%	.11%	April 1, 2010
Visa	.0925%	.11%	July 1, 2010

Access Fees

Visa and MasterCard “Access Fees” are added per transaction. These brand access fees are billed by the associations to cover the costs related to accessing their processing systems. The “Access Fee” is a per settled transaction charge based upon a calculation of flat fees and variable fees, including a kilobyte fee. The **Access Fees** are as follows:

Brand	Rate	Effective Date
MasterCard	\$.021	April 17, 2009
Visa	\$.022	July 1, 2009
Prior to the effective dates, \$.0075 had applied for both brands.		

The card brands’ fees are subject to change each spring and fall.